

DECLARATION OF REGINA HOWARD

I, Regina Howard, pursuant to 28 U.S.C. § 1746, declare as follows:

1. I first began playing DoubleDown Casino in 2013.

2. I started playing because of boredom. I used a Facebook app.

3. I haven't played in a few months, but I used to play 3-4 hours a day.

4. Overall, I estimate that I've lost \$45,000 in DoubleDown Casino. I started out real small and then the spending got out of hand. The arguments got ugly with my husband and the word "divorce" came up. Then I told myself that I needed to get it together.

5. I was addicted to DoubleDown Casino. They would let you win for a while and then take it all back, almost to tease you. It was stupid for me, but I enjoyed playing it. I still have a desire to play, but don't. It's not worth my marriage.

6. My addiction to DoubleDown Casino created a substantial credit card debt on 2 cards that I'm working on getting paid off. Additionally, it almost cost me my marriage. I would sneak behind my husband's back to purchase chips. I would hide the credit card bills, so that he would not see them. This all started September 2015 and finally stopped February 2020. I don't hide anything from him now.

7. I believe DoubleDown Casino is rigged. Absolutely. At some point they had to have known they were taking advantage of people. You can see other people winning big, but you would win a little here and a little there; then it would stop. They were controlling everything.

I declare under penalty of perjury that the above and foregoing is true and correct.

Executed on this 3rd day of September at Belton, MO.

Regina Howard